

SWERNOWSKY
Law Group PC

4970 El Camino Real • Suite 210 • Los Altos, California 94022 • 650.947.0700 • F 650.947.8438 • www.swernofsky.com

Facsimile Cover Sheet**Date:** November 11, 2002**Total Pages (incl. cover):** 4**To:** United States Patent and Trademark Office
Art Unit 3629**Fax #:** (703) 872-9326**From:** Steven A. Swernofsky
Reg. No. 33,040**Re:** US Patent Application Serial No. 09/411,683
Our Reference: 108.1001.02

09/411,683 503065 100000001 503065 315.00 CH 130.00 CH 445.00 CH 12/12/2002 DLINDESEY 000000001 503065 100000001 503065 315.00 CH 130.00 CH 445.00 CH 01 FC:1001 02 FC:1051 00 FC:

Dear Sirs:

This facsimile transmission concerns the following United States Patent Application:

Serial No.: 09/411,683

Art Unit No.: 3629

Filing Date: June 3, 2000 (as stated incorrectly on updated filing receipt)

October 4, 1999 (as stated correctly on original filing receipt)

Examiner: Thomas A. Dixon

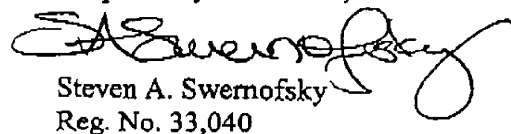
Title: Interactive Mortgage and Loan Information and Real-Time Trading System

Confirmation No.: 8674

Attached to this cover sheet are the following documents for filing in connection with the application:

1. Request to Excuse Error in Small Entity Status under 37 CFR 1.28 (c)
2. Credit Card Authorization Form PTO-2038

Respectfully Submitted,

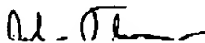

Steven A. Swernofsky
Reg. No. 33,040**Official****FAX RECEIVED**

NOV 11 2002

GROUP 3600**CERTIFICATE OF TRANSMISSION**

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. (703) 872-9326, on November 11, 2002. Typed or printed name of person signing this certificate:

John Fleming Signature:



Received from <6509478438> at 11/11/02 5:54:26 PM [Eastern Standard Time]

108.1001.02

1001 - 380.00
1051 - 65.00
SHERNBERG LAW GROUP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Steven K. FRASER et al.

Serial No.: 09/411,683

Filed: June 3, 2000 (as stated
incorrectly on the updated
filing receipt)

October 4, 1999 (correct
filing date)

For: Interactive Mortgage and Loan
Information and Real-Time Trading
System

Art Unit: 3629

Examiner: Thomas A. DIXON

Telephone No.: (703) 305-4645

Confirmation No.: 8674

Attorney Docket No: 108.1001.02

Official

FAX RECEIVED

NOV 11 2002

GROUP 3600

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being
facsimile transmitted to the United States Patent and
Trademark Office, Fax. No. (703) 872-9326, on
November 11, 2002.

Typed or printed name of person signing this certificate:

John Fleming

Signature: 

REQUEST TO EXCUSE ERROR IN SMALL ENTITY STATUS

UNDER 37 CFR 1.28(c)

Honorable Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

This is a request to excuse an error in small entity status under 37 CFR 1.28(c). It
is also a notification of loss of status under 37 CFR 1.28(d).

An erroneous payment of fees as a small entity was made in good faith on
December 27, 1999. In reviewing this payment, please note that the filing date of June

Adjustment date: 12/12/2002 DLINDSEY
01/05/2000 NADAWI 00000143 500365 03411683
01 FC:201 380.00 CR
02 FC:205 65.00 CR

Received from <6509478438> at 11/11/02 5:54:26 PM [Eastern Standard Time]

1

12/12/2002 DLINDSEY 00000143 500365 03411683
01 FC:1001 380.00 CR
02 FC:1051 65.00 CR
445.00 CR

108.1001.02

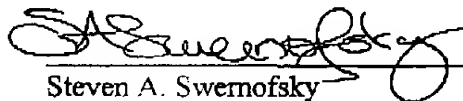
that is listed on the updated filing receipt mailed on March 12, 2002, is incorrect. The correct filing date is October 4, 1999, as listed on the original filing receipt dated October 25, 1999. Thus the payment came after the filing of the application, not before. A request to correct the updated filing receipt has been submitted to the Office of Initial Patent Examination's Filing Receipt Corrections.

The total deficiency owed as a result of the error in small entity status is \$445.00. Credit Card Payment Form PTO-2038, authorizing a charge of \$445.00 against a credit card, is attached. In addition, the United States Patent and Trademark Office is hereby authorized to charge any deficiency or credit any excess in fee payment to deposit account 50-0365.

Here is an itemization of the deficiency payment:

Fee Involved	Current Fee for Non- Small Entity	Small Entity Fee Paid	Date of Payment	Deficiency Owed for Each Fee Paid
37 CFR 1.16(a) Basic filing fee— Utility	\$740.00	\$380.00	12/27/1999	\$380.00
37 CFR 1.16(e) Surcharge—Late filing fee or declaration	\$130.00	\$65.00	12/27/1999	\$65.00
Total Deficiency Owed				\$445.00

Respectfully Submitted,



Steven A. Swernofsky
Reg. No. 33,040

Dated: November 11, 2002

Swernofsky Law Group PC
P.O. Box 390013
Mountain View, CA 94039-0013
Telephone: (650) 947-0700
Facsimile: (650) 947-8438